

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/655,828 Confirmation No.: 7150  
Applicant : Phillip Craig GRAVES et al.  
Filed : September 5, 2003  
Title : SYSTEM AND METHOD FOR SECURELY AUTHORIZING  
AND DISTRIBUTING STORED-VALUE CARD DATA  
TC/Art Unit : 3695  
Examiner: : Narayanswamy SUBRAMANIAN  
Docket No. : 62941.002015 (formerly 64243.000015)  
Customer No. : **27682**

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OCTOBER 15, 2008 OFFICE ACTION**

Dear Sir:

In response to the Office Action mailed October 15, 2008, Applicants respectfully submit this Amendment and Response.

- I. **IN THE CLAIMS:** This section begins on Page 2  
II. **REMARKS:** This section begins on Page 10